

REPORT OF J. L. Brandeis & Sons Bankers

Made to the State Banking Board August 20, 1908

RESOURCES		LIABILITIES	
Loans and Discounts, \$432,399.36	Capital..... \$100,000.00	Surplus and Profits... 14,095.05	
Bonds, Warrants, etc., 207,953.03		Deposits..... 706,339.13	
Cash and Exchange... 180,081.78			
\$820,434.17		\$820,434.17	

THE OFFICERS AND DIRECTORS INDIVIDUALLY GUARANTEE TO DEPOSITORS EVERY DOLLAR DEPOSITED IN THE BANK.

NO NOTICE OF WITHDRAWAL NECESSARY

ARTHUR D. BRANDEIS, President.
JOHN L. KENNEDY, Vice-President.

H. HUGO BRANDEIS, Cashier.
EMIL BRANDEIS, Secretary.

TIMELY REAL ESTATE TALK

Interest in Farm Lands is Getting Rather Lively.

NEW GROUND GOES ON MARKET

Property Reclaimed in Washington and Butte Counties by Drainage Ditches Now Offered to Omaha Buyers.

More than usual interest is being shown in farm lands and Omaha dealers are busy, many of them disposing of large tracts of unimproved lands, while others have dealt with them scores of improved farms with homes. The completion of the "Fish Creek" and "Combination" ditch in Butte and northern Washington county, means that many sections of the drained lands will be sold within a short time. Lands belonging to Lieutenant Governor M. R. Hopewell and J. P. Latta, northeast of Tekamah and east of Craig are for sale by Omaha firms and some of them are selling. The tracts which comprise ten or twelve sections are known as "foot hills land," and are rich virgin soils in many places. The lieutenant governor is operating steam plows on the lands and they will nearly all be fall plowed.

As this land has been in danger only of overfiling it has been long neglected, but with the ditches completed it will be desirable, and almost a whole township northeast of Tekamah will be sold to those who want good lands and settled, making an entirely new neighborhood. Among those who are selling these lands is J. H. Dumont & Son. Mr. Dumont spent a part of the week in Tekamah and going over the lands which are to be sold. He pronounced them as good as anything in the county and said the steam plows were fast making them ready for a crop next year.

James W. Dvorsky, secretary of the Iowa City Commercial club, who has some property in Omaha, spent a few days in the city during the week arranging with Harrison & Merton to handle his Omaha holdings. Mr. Dvorsky owns over a block of vacant city lots in Boyd's addition. He bought the lots at almost acreage prices and was surprised when he came to Omaha this week to see the improvements which had been made around the property. Near Collier place, where Hastings & Hayden have been selling lots for immediate improvement and building many houses, the Iowa City man found his lots in the center of a growing residence district, with sewer, gas and water at his curb lines. Though Mr. Dvorsky bought his Omaha property during the boom days and paid high prices for it, he said he believed he would come out even with the board, except for one or two lots in the southeast part of the city. He is at on time had an option on the vacant lots now used as the Vinton street base ball park, and owned a part of the park.

H. A. Tukey & Son have grading gangs at work on the lots at Thirty-first and Farnam streets, which have been advertised as the "cheapest property in Omaha." The lots are 35x122 feet and when the grading is completed will be put on the market. It is said they can be bought for \$60 per front foot, which is from \$30 to \$40 per front foot cheaper than lots on Harney and Howard streets, two blocks south and a block or two west are selling for.

"Business is Good" is the sign which hangs over the desk of Byron Hastings of Hastings & Hayden, and just to show that it is true, Mr. Hastings furnishes the following list of sales made during the week: Robert E. Bosworth, lot just east of Bensonhurst, \$600; Louis Kastner, lot near Earl Carter park, \$23; James W. Wolschansky, lot on Meredith avenue, between Thirtieth and Thirty-first streets, \$500;

Blanche A. Gille, lot on Meredith avenue, between Thirtieth and Thirty-first streets, \$500; Nina Mark, lot on Meredith avenue, \$500; Wallace R. Cass, house and lot, 188 Lethrop street, \$3,600; Hinner A. Sallander, lot at Forty-second and Brown streets, \$175; Edith B. Harris, lot on Pinkney street, between Twenty-second and Twenty-fourth streets, \$700; George Embree, lot at Forty-second street and Grand avenue, \$220; James Benjamin, lot on Grand avenue, between Thirty-first and Thirty-third streets, \$225; L. P. Reager, lot on Grand avenue between Thirty-first and Thirty-third streets, \$225; Vincent Soukup, lot on Thirtieth, between Meredith avenue and Fowler, \$600; Soren Haasmussen, lot on Meredith avenue, between Thirtieth and Thirty-first streets, \$600; Choy Miller, lot at Thirty-first and Grand avenues, \$500; Alexander Morrison, lot on Emmet street, between Fourteenth and Sherman avenues, \$300; George B. Potter, lot in Fort View Terrace addition, \$300; Harry A. Kinley, lot on Pinkney street, between Fourteenth and Commercial streets, \$200; Joe Paetz, lot in Kountze's fifth addition, on South Eleventh street, \$250; August Wilke, lot in Radford Heights addition, at Forty-first and Ames avenues, \$275; John O. Stromer, lot in Radford Heights addition, at Forty-first and Ames avenues, \$275; Edward A. Nolan, lot at Thirty-eighth and Grand avenue, \$600.

John W. Robbins reports the following recent sales: Lot and two cottages on Twenty-fourth street, near Seward, for an eastern estate to Robert Anderson for \$1,000 cash as an investment. House and lot on Eighteenth and Iard for John Hughes to Archy Campbell for \$1,000 cash. Mr. Campbell bought the property to occupy it later as his home. Two lots at the corner of Thirty-fifth and Burt streets for T. R. Norris to John D. Shields, auditor of the Chicago, Burlington & Quincy railway, for \$1,000 cash. Mr. Shields bought this fine corner for a home site and will soon begin the erection of his new home. Forty-four feet on the corner of Thirty-fifth avenue and Leavenworth street for a nonresident to C. W. Erwin. Mr. Wright will build a home on this corner. Mr. Robbins is just completing a new modern house on Forty-second and Douglas streets, which he has sold to an Omaha client as an investment. This house is unique in that it is finished in hardwood throughout, the finish of the lower floor being oak and the finish of the second floor birch, red maple floors. Mr. Robbins has been convinced by his own experience in building and selling houses that there is a good demand for houses of from seven to eight rooms, built and finished as well as larger houses are when built by owners for their own homes.

DEARTH OF SUMMER BRIDES

Young Men and Eligible Elders Fail to Do Their Fall Duty.

Except for a handful of localities, chiefly in the south, marriages in the large cities everywhere this summer have fallen off in numbers to such an extent that where, normally, the marriage month of June, for instance, ought to show at least some increase this year over last, recresancy to the altar has ranged from 5 per cent in Minneapolis to 33 per cent in New York City.

By the time summer flirtations were scheduled to begin it looked as though the real, reliable brand of love, as registered in the census returns, was not available in quantities sufficient for fall delivery, much less for the elopements the country ought to be reading about.

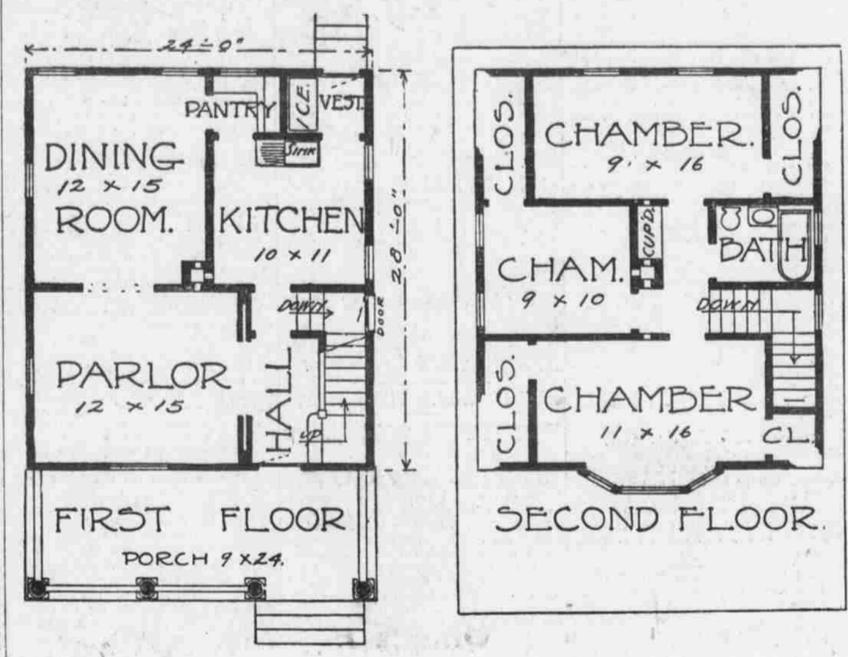
Reports from marriage license clerks show a similarity not often in evidence. "Yes," the chorus goes up from those officials, "the marriage month of June made a markedly less demand for orange blossoms."

Why this dearth of summer brides? We do not know, but venture the shrewd guess that a new line might be incorporated into the "Waiting at the Church" song—"I cannot get away to marry you today, my salary won't let me."—Philadelphia North American.

NEWS OF THE BUSY HOME BUILDERS



A COMPACT COTTAGE. Design No. 300. This complete cottage home has had more favorable comment than any other design ever made by its architect. There is nothing wonderful about it, it is simply that unusual combination of complete, well-arranged plan, a pleasing exterior and low cost. Estimated cost, \$2,000.



The Practical Side of Home Building

Arthur C. Clausen, Architect.

Many dreams must vanish when one comes face to face with the practical side of home building. For a year or more before building the mind has been allowed to picture the home which would meet out every desire, regardless of expense or location. But now that the time has come to arrange our ideas in some tangible form for the builder to follow, we find that many things have to be taken into consideration that will greatly modify our dreams of an ideal home. In the first place, our pocket-book seldom allow us to purchase the double lot or quarter block which we have been picturing, with its flower-beds and border hedges, and we find we must content ourselves with a single lot on a quiet side street. This lot, of course, is too small for the great colonial house, with its tall columns and side terrace which we have pictured. But then that is of little consequence, for we find that we have not the means to either build or keep up such a mansion.

To some this may seem like an exaggerated picture of the aspirations of the average home builder, but it is not every architect who can well testify as to the difficulty he has with most clients in keeping their ideas within their means. Many people have the mistaken idea that it is simply necessary to tell their architect or builder the amount of funds they desire to invest and that they can, as a matter of course, with their superior knowledge of building, build for them just the house which their fancy pictures, regardless of its size and how many bays, porches or towers are desired.

When an architect tells you frankly that you are attempting to build a home beyond your means, do not blame him afterward for having wasted his time and yours if you insisted upon having your way. Also remember that your architect is not a contractor and cannot tell you exactly, in advance, just what your house will cost. The architect and contractor have the same relation as doctor and druggist, the one prescribes and the other fills the prescription. Your doctor can seldom tell you the exact cost of the drugs he prescribes, yet the architect is often expected to estimate accurately, in advance, the cost of a house without knowing what builders will be invited to bid upon it, or how anxious they may be for the job. For example: A home builder goes to an architect and has him plan a home which is to cost \$4,500. Five contractors are invited to give estimates and their bids run from \$4,300 to \$5,300, with only one contractor giving an estimate within the required amount. Had this one contractor, through some chance, not been invited to bid on the work, it can easily be seen that the architect would have been blamed for having run up the cost of the house. For this reason, it may be taken for granted that any architect who claims that a certain house can be built for a certain specified amount, regardless of locality, is not dealing with his prospective clients honestly.

Experience has proven that it is best to at least double, and sometimes treble, the cost estimate placed on designs which are published by catalogue architects. These so-called architects have been quick in recognizing the weakness of the average home builder for wanting to put up a large house at small expense and have arranged the cost estimates in their catalogue accordingly. It is a dishonest practice which should be roundly condemned. One of the easiest ways in which to run up the cost

THE BEE'S PLAN OFFER

Through a special arrangement with Mr. Clausen, The Omaha Bee is able to offer its readers the complete plans, details and specifications of the home illustrated on this page without charge for \$10. Mr. Clausen is the author of a well illustrated book, "Home Building Plans and Problems," containing many designs for modern homes and extensive articles on home building, over 130 designs for porches, fireplaces, pictureque groups of windows, stairways, kitchen and pantry arrangements, etc. "Special price to readers of The Bee, 30 cents. Send all orders to Arthur C. Clausen, architect, Studio, 1013 Lumber Exchange, Minneapolis, Minn.

of a house, is to include too many odd sized windows, bays, angle-nooks, window-seats, fireplaces, columns, beam ceilings, etc., requiring considerable extra amount of work, to say nothing of the careful, painstaking labor it takes to properly put in and finish these things. One fireplace is enough for the average sized home and even that isn't necessary. It is a little cheaper to let separate contracts for the heating and plumbing. The general contractor is never equipped to handle either of these important items and will simply take competitive bids among plumbing and heating contractors and let the work to the lowest bidder, the same as the home builder himself could do and save the 10 per cent profit which the contractor would add for having the matter pass through his hands. In addition to this saving of 10 per cent, which sometimes amounts to \$20 or \$30, the owner can select his own heating and plumbing contractors and be reasonably assured, if he selects wisely, of satisfactory results. It does not pay in the long run to try and economize too much on the cost of the heating and plumbing. In advance, just what your house will cost. The architect and contractor have the same relation as doctor and druggist, the one prescribes and the other fills the prescription. Your doctor can seldom tell you the exact cost of the drugs he prescribes, yet the architect is often expected to estimate accurately, in advance, the cost of a house without knowing what builders will be invited to bid upon it, or how anxious they may be for the job. For example: A home builder goes to an architect and has him plan a home which is to cost \$4,500. Five contractors are invited to give estimates and their bids run from \$4,300 to \$5,300, with only one contractor giving an estimate within the required amount. Had this one contractor, through some chance, not been invited to bid on the work, it can easily be seen that the architect would have been blamed for having run up the cost of the house. For this reason, it may be taken for granted that any architect who claims that a certain house can be built for a certain specified amount, regardless of locality, is not dealing with his prospective clients honestly.

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More mistakes are probably made in the building of fireplaces than in any other one feature of the house, both as to a structural build and artistic appearance. Taking up the latter first, the home builder is advised to have his architect design the fireplace and have it built especially for him. There are but very few ready-made mantels on the market that are worthy of going into any modern home. The extreme of oddity, inharmonious and freakishness seems to have been reached by cabinet makers in the designing of some modern fireplaces and built-in sideboards. A plain brick fireplace, with a tile hearth, a neat shelf projecting ten or twelve inches and a plastered wall above on which to hang an oil painting looks far better, shows better taste and is less expensive than most ready-made mantels. Mirrors in mantels are no longer considered in good taste. Red is a good color for a brick mantel, although there are several shades of buff and other colors which made neat-appearing mantels. If desired the mantel can be of tile or of stone. When the latter is used, however, it is not advisable to burn coal in the fireplace, as the intense heat is apt to chip the stone work off on the edges toward the fire. Coming to the construction of the fireplace, here is where most masons meet their Waterloo. In the first place, do not crowd on the size of the flue. There is such a thing as getting the flue too large, but for the average fireplace the flue should be about twelve inches square inside, or about one-fourth of the size of the fireplace opening. The best size for the fireplace inside measurements, if it is to be for a wood fire, is four feet wide, two and one-half feet high and eighteen inches deep. These dimensions can, of course, be reduced to three feet wide, or even thirty inches, two feet high and sixteen inches deep. For a coal fire, however, it is not advisable to make the fireplace opening less than three feet wide, for an opening smaller than this does not radiate enough heat. The brick arch above the fireplace opening should never, under any consideration, be greater than four inches from the outside face of the fireplace to the throat. For if greater, than this the underside of the arch projects over the fire so far that some of the smoke beats it and is deflected into the room. The throat should be about three inches by the full width of the fireplace opening.

A very important thing to take into consideration when considering the practical side of home building is the front entrance vestibule. Many people in building their homes apparently do not take into consideration the real object of a vestibule at the front door and they make this feature so small and cramped that its usefulness is lost and it becomes a nuisance. The vestibule, to be practical, should be large enough to allow the hostess to close the inside door behind her, admit her guests, close the outside door and then enter the hall. In this way the cold north wind does not force its way into the house and but little heat is lost. Taking the average small box-like vestibule, here is the program: The lady of the house enters the vestibule, but in order to open the outside door she must leave the inside door open in order to back in and allow for the swing of the outside door. Her guest, who is so glad to see her, must, of course, shake hands and the lady of the house gradually pulls her into the hall during that ceremony, then leaves her abruptly to go and close the outside door. In the meantime the entire house has been flooded with the north wind

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and the baby catches cold. The ideal vestibule is one that is at least six inches greater in width than the width of the front door and from two to two and one-half times the width of the front door in length, with both inside and outside doors in the center of the vestibule. If there is still room at either or both ends of the vestibule for a coat closet, so much the better. These floors must be kept up a year, especially in worn spots. There is no finish that is absolutely permanent. Never use shingles on a floor

preferences for maple, for the two reasons that it is a very close-grained wood and is therefore, very easily cleaned, and can also be obtained of even color. In regard to the proper finish for a floor there are a great many of them on the market that are good, and whether it be waxed or varnished makes but little difference in the permanency of the finish, for the finish on all floors must be kept up a year, especially in worn spots. There is no finish that is absolutely permanent. Never use shingles on a floor

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